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MANAGED HEALTH CARE BILLING

ABSTRACT

A centralized billing system receives medical bill information associated with a patient from one or more medical service providers and/or from a mobile device associated with the patient. The centralized billing system communicates with one or more insurance systems associated with the patient to submit insurance claims and/or reconcile insurance claim resolution information provided by each respective insurance company with the medical bill information. The centralized billing system communicates with the mobile device to provide organized medical bills comprising an itemization of reconciled medical bill information for each medical bill associated with a single medical event for convenience of the patient, notifying the patient how much is owed or overpaid for each itemized medical bill based on the reconciliation of the medical bill information with the insurance claim resolution information. The centralized billing system also communicates reconciled medical bill information to each medical service provider system based on the reconciliation of the medical bill information with the insurance claim resolution information. The centralized billing system facilitates payment transactions and/or refunds between the patient associated with the mobile device and the medical service provider system based on the reconciled medical bill information.

SUGGESTED KEYWORDS

Billing, medical billing, billing application, insurance, insurance billing, patient, patient billing, centralized billing, health care billing, health care

BACKGROUND

In conventional medical billing, patients often receive various bills for a single visit to or procedure at the hospital or emergency room. For example, a patient's visit to the hospital may result in separate medical bills from (1) the hospital facility, (2) a doctor who performed the procedure, (3) a laboratory facility that completed testing or analysis, and (4) an anesthesiologist who administered anesthesia for treatment related to the same visit. Medical bills may not take into account an expected payment of the patient's insurance policies so the patient may be confused as to how much he or she actually owes for each bill.

DETAILED DESCRIPTION

A centralized billing system registers with patients, medical service providers, and insurance companies. A patient provides information to the centralized billing system using a website or a centralized billing application downloaded on a mobile device. Example patient information includes a patient name, address, date of birth, insurance information for insurance policies of the patient, payment account information for payment accounts of the patient, and/or other information. The patient may edit, delete, or add information using the centralized billing application. The centralized billing application communicates with a centralized billing system over a network and is able to send data to and/or receive data from the centralized billing system via the network.

The centralized billing system receives bills from medical service providers. The centralized billing system is able to communicate with medical service providers, insurance companies, patients, and other entities that are registered with the centralized billing system. In some examples, the centralized billing system forwards received bills and submits corresponding

claims to the patient's insurance company. In other examples, the medical service providers submit the claims to the patient's insurance company. In yet other examples, the centralized billing system is administered by the patient's insurance company and receives medical bills at the same time that the medical service provider submits a corresponding insurance claim. Some medical service providers may not participate with the centralized billing system and the patient may upload a scanned image of the medical bill via a centralized billing application on the patient's mobile device. In this example, the patient may or may not file an insurance claim directly with the patient's insurance company for the medical bill. A medical bill may include an amount due to the merchant and an explanation or medical billing code describing the type of medical procedure, test, or consultation that corresponds with the amount due. Medical bills may be itemized and a single medical bill may report multiple medical procedures, tests, or consultations. The centralized billing system may store received medical bills. In some examples, the centralized billing system may file claims with one or more of a patient's insurance companies. For example, the patient may provide the centralized billing system with insurance company information. In other examples, the centralized billing system is administered by the patient's insurance company and receives medical bills along with insurance claim requests from medical service providers and forwards the insurance claim requests to the insurance company for resolution.

The centralized billing system receives a unified statement from the patient's insurance company. For example, the patient's insurance company receives medical billing information and insurance claims for medical bills of the patient and determines whether or not each medical bill is covered by the patient's insurance policy and, if so, how much the patient must contribute to the cost. An example unified statement lists, for each medical service, an amount initially

billed to the patient, an amount paid by the insurance, a copayment owed by the patient, and any remaining amount owed by the patient. The patient's insurance company prepares unified statements periodically, for example, biweekly, monthly, or quarterly. In some examples, the centralized billing system is administered by the patient's insurance company and has access to current unified statements.

The centralized billing system reconciles received medical bills with unified statement from insurance company. For example, the centralized billing system may determine a total amount charged by the medical service provider and deduct an amount that an insurance company of the patient has determined that the insurance company is obligated to pay and further deduct any amount that the patient has already contributed toward the medical bill. The centralized billing system may reconcile information from two or more unified statements received from corresponding insurance companies in some examples. The centralized billing system may organize bills and display bills to the patient based on date of service information or location data that was received along with the medical bill. The centralized billing system may generate a combined bill for a medical service occurrence. For example, for a surgery at a hospital, based on information in the medical bills, the centralized billing system may generate a combined bill that comprises an itemized account for each separate medical bill associated with the surgery, for example, a medical consultation, a diagnostic test, a blood test, an anesthesia procedure, the surgery itself, a room rate billed by the hospital, and any other medical procedure, diagnostic test, or other medical service that was provided while the user was at the hospital for the surgery. The itemized account for each medical bill associated with the medical event / medical service location may comprise an amount charged by the medical service provider, an amount already paid by the patient, an amount approved for payment by the patient's insurance

company or a status that says that the insurance claim is still pending resolution, and an amount currently owed by the user. If an insurance claim is denied, the centralized billing system may provide information to the patient concerning the insurance company's appeal process or may be able to submit and/or receive an appeal request from the patient concerning the rejected medical service in the itemized combined bill.

EXAMPLE SYSTEM ARCHITECTURE

Figure 1 illustrates a system to provide a centralized billing system to patients. A mobile device comprises a user interface, a centralized billing application, and a web browser. The user interface enables a patient to input commands or data to the mobile device and view output of the mobile device. For example, the user interface may comprise a touch screen interface. The centralized billing application communicates with a centralized billing system over a network. The patient, via the user interface using the centralized billing application and the mobile device, may upload contact information, insurance information, or other relevant information to the patient's centralized billing system account. The centralized billing application receives data, including itemized bills, from the centralized billing system over the network to present to the patient via the user interface. Alternatively, the user can access a web site of the centralized billing system via a web browser and submit information to and/or receive information from the centralized billing system via the network. In other examples, the patient may scan or otherwise upload medical bill information to the centralized billing system via the mobile device centralized billing application and may submit an insurance claim via the centralized billing system to the insurance system using the centralized billing application on the mobile device.

A centralized billing system comprises a website. The centralized billing system and the mobile device communicate over the network. The centralized billing system may receive information from a mobile device centralized billing application over the network and may provide itemized medical bills to the mobile device search application over the network for display on the mobile device. Alternatively, the centralized billing system may receive information via a website that the patient submitted via the website using the mobile device web browser. The centralized billing system communicates with one or more medical service provider systems and one or more insurance systems over the network. The centralized billing system may receive medical bill information from medical service provider systems. In some examples, the centralized billing system may submit insurance claims to insurance systems in response to receiving medical bill information from medical service provider systems. In other examples, the centralized billing system is part of an insurance system and receives insurance claims and medical bill information simultaneously from a medical service provider system. The centralized billing system may receive unified insurance statements from insurance systems or may otherwise have access to unified insurance statements of one or more insurance systems. The centralized billing system may reconcile medical bill information with the received unified insurance statements for one or more medical bills of the patient. The centralized billing system may organize medical bills of the patient to correspond to a single event related to a group of medical bills, for example, the single event may be a surgery at a hospital. The centralized billing system may provide, to the mobile device over the network and for display on the mobile device, organized bills related to a single event that are itemized based on the data reconciled between the received medical bill information and received unified insurance statements. In certain examples, the centralized billing system may enable a patient to conduct a transaction to

make a payment to a medical service provider system for a remaining charge or may enable a medical service provider system to process a transaction to give a refund to the patient if the patient has overpaid.

The medical service provider system communicates with one or more insurance systems, the centralized billing system, and one or more mobile devices. The medical service provider system submits medical bill information to the centralized billing system. In other examples, the medical service provider provides the patient with a paper copy of the medical bill and the patient uploads the medical bill to the centralized billing system via the mobile device. The medical service provider system may submit claims to the insurance systems via the network. In other examples, the medical service provider may submit insurance claims along with medical bill information directly to the centralized billing system, which forwards the insurance claims to the appropriate insurance systems. The medical service provider system may receive information from the centralized billing system comprising resolutions of insurance claims by insurance companies. The medical service provider system may receive a statement for each medical bill that summarizes how much one or more insurance companies have determined to pay for the medical bill, how much has been paid by the patient, and how much is still owed by the patient or if a refund is due to the patient.

The insurance system communicates with one or more medical service provider systems, the centralized billing system, and one or more mobile devices via the network. The insurance system may receive insurance claims from the medical service provider system. In other examples, the insurance system may receive insurance claims from the centralized billing system on behalf of either the medical service provider system or the patient. In yet other examples, the insurance system may receive insurance claims directly from the patient via the mobile device

over the network. The insurance system resolves received insurance claims and provides unified insurance statements to the centralized billing system reflecting resolution of each received insurance claim. In some examples, the centralized billing system is able to facilitate appeal of a denied insurance claim and the insurance system receives an appeal request from the centralized billing system on behalf of the patient.

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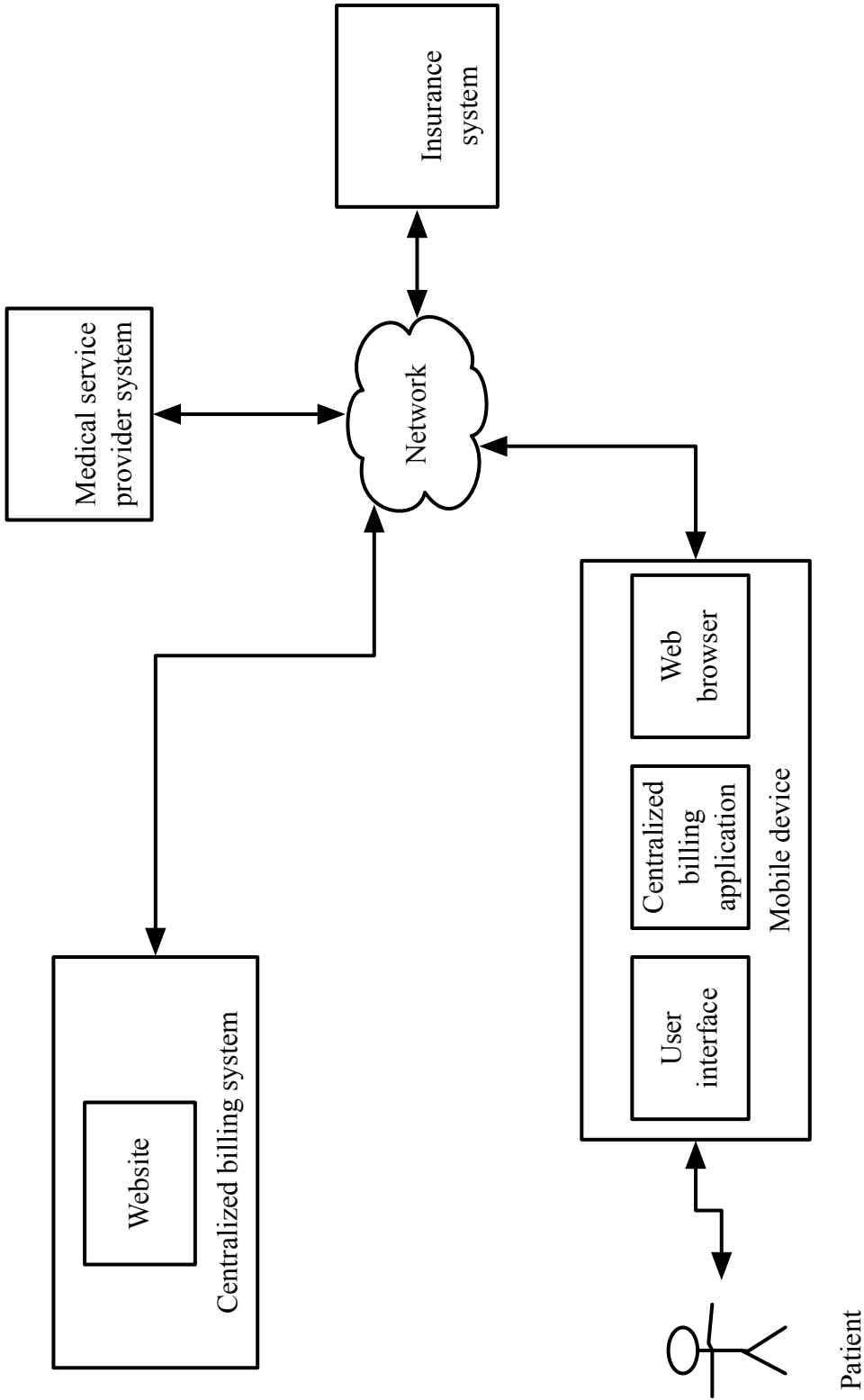


Figure 1